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has prepared a useful and much-needed handbook, showing the mathematical principles which cannot be escaped in dealing with a sinking fund. For that he deserves the gratitude of all interested in municipal finance.

HENRY RAND HATFIELD

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Maritime Enterprise, 1485-1558. By JAMES A. WILLIAMSON.
Oxford: Clarendon Press, 1913. 8vo, pp. 416. \$4.75 net.

The subject of this book, which had better have been called *English Maritime Enterprise*, embraces both English discovery and English trade overseas during the period from the accession of Henry VII to the death of Mary. Mr. Williamson, though he has mingled these matters in his arrangement, has divided his attention about equally between them. In discussing English discovery he begins naturally with the Cabot voyages, to which he devotes rather more space than the subject would seem to merit. There is no particular reason why the evidence for these voyages should have been set forth again in full. It has been printed many times already, last of all by Mr. Biggar in his excellent collection of sources on the *Precursors of Jacques Cartier*. The account of John Cabot's two voyages adds little or nothing to what Harisse has already written on the subject. Following Winship, Mr. Williamson argues in favor of a third voyage under Sebastian Cabot, but the evidence for this is too meager to be very convincing. The chapters which deal with the further voyages and projects of discovery and colonization under Henry VII and Henry VIII are distinctly good. Mr. Williamson has unearthed some new facts about Thomas Spert which dispose pretty conclusively of Richard Eden's story of a projected voyage to the Northwest in 1516 or, at any rate, of Spert's part in it. On Thorne's scheme and Rut's and Hore's and Hawkins' voyages the book follows well-beaten paths, though it makes some necessary corrections in the account of the Thorne family as printed in the *Dictionary of National Biography* and contributes some interesting details upon the later life of the elder Hawkins.

A separate chapter, devoted to the African voyages under Edward and Mary, deals with the English trading ventures of that period, both to the Atlantic coast of Barbary and to the Guinea coast. The narratives of the voyages themselves are based almost entirely upon Hakluyt's accounts. The most interesting and the newest part of the chapter deals with the efforts on the part of Philip II of Spain to prevent these

English infringements upon the Portuguese monopoly of the African coast trade. Philip succeeded in getting from his English wife and her Council an official prohibition of the trade, but apparently the English government had no serious intention of enforcing it. At any rate the trade continued to furnish a bone of contention between England and Portugal long after Mary's death.

The part of the book which deals with English trade is distinctly disappointing. English writers have generally avoided this subject, although, by a curious coincidence, another Englishman, also named Williamson, adventured into the field with a Stanhope Prize Essay some thirty years ago. Schanz's *Englische Handelspolitik gegen Ende des Mittelalters*, now over a quarter of a century old, still remains the only full account of early Tudor commerce. Some important contributions to special phases of the subject have, however, been made since, notably that of Dr. Schulz on the Hansa trade, that of Miss Jenckes on the Merchants of the Staple, and that of Professor Lingelbach on the Merchant Adventurers. Mr. Williamson has leaned heavily on Schanz, but his neglect of the more recent monographs detracts very considerably from the value of his chapters on trade. In general he takes the view that both the English sovereigns and the English people were already, at the beginning of the Tudor period, agreed upon the policy of developing for English shipping a monopoly of the English carrying trade. One wonders why, if this was the case, the Hansa merchants were permitted to retain their position and even to increase their English trade during the first half of the sixteenth century. The fact of the matter probably was, as Schulz has pointed out, that the English had not yet developed their mercantile marine to a point at which they could afford to dispense with foreign carriers. The Merchant Adventurers of course were interested in destroying the trade of their German rivals, but it is a mistake to suppose that the welfare of this handful of English shippers was generally recognized at the time as synonymous with that of England at large. There was far more capital involved in the manufacture of cloth than in its transportation overseas, and the English weaver was far more interested in having plenty of ships to carry his goods than he was in developing English shipping. Like most English historians of English commerce, Mr. Williamson reads back into the sixteenth century a navigation policy which, if not inaugurated, was at any rate for the first time consistently developed, in the seventeenth century. Tudor monarchs were on the whole far more careful of the interests of the English weaver than of the English shipowner, and their

attitude toward the Hansa league was never persistently hostile. The whole problem was indeed a difficult one for them to solve. They naturally wished to develop the English mercantile marine because the strength of the English navy in large measure depended upon it. On the other hand, they did not wish to take measures opposed to the paramount interests of the English cloth-weavers nor did they wish to diminish their customs revenues by reducing the bulk of trade which an attack upon the Hansa was bound to do. Hence their policy in trade as in most things else was never consistent, but fluctuated this way and that as the various considerations involved gained or lost weight with them. Henry VII was not nearly so hostile to the Hansa as he usually has been represented to have been. Henry VIII on the whole favored them. In spite of Mr. Williamson's denunciation of Wolsey's policy as mediaeval, Schulz has made it quite clear that Wolsey was the chief opponent of the Hansa at the English court during the first quarter of the sixteenth century and so, in his trade policy at least, was more modern than his master. Furthermore, it is wrong to say that the Hansa were finally expelled from England in 1598. They were re-established at the Steel-yard under James I and, as Professor Brinckmann has pointed out, had an interesting history in England during a large part of the seventeenth century.

One of the most interesting and most original parts of Mr. Williamson's contributions to this subject of trade is his passage on Spanish trade. This topic has heretofore been virtually neglected, in spite of the fact that there is a considerable amount of material upon it easily available. It is unfortunate that he has not been equally attentive to the English trade with the Netherlands and with France. When one considers the importance of it, amazingly little has been written on the trade relations between the English and the Dutch in the sixteenth century. Schanz and Busch after him have done something for the early Tudors; Ehrenberg, Brugmans, and de Lintum, something for the latter part of the century; but much still remained for Mr. Williamson to do which he has left undone. The same thing is even more true of French trade, where the darkness is still thicker and where even a tallow dip would have been welcome.

The book as a whole will be of some service, particularly to readers whose German is not adequate to carry them through Schanz, but it contains little that is new, and by reason of its neglect of recent monographs it does not even adequately summarize what is already in print. As a positive contribution to the subject it is disappointing, to say the

least. Although it makes some pretensions to original research it reveals a very slight acquaintance with unprinted material. Mr. Williamson has made some use of unpublished documents in English archives but his acquaintance with foreign archives seems practically limited to such fragments from them as Schanz saw fit to print thirty years ago. Schulz has demonstrated how essential a study of the German archives, particularly those of Cologne, is to a proper understanding of English trade relations with Germany, and there can be little doubt that the Dutch and French archives would have amply repaid investigation. Mr. Williamson, either from lack of opportunity or from that obstinate insularity which still, unfortunately, characterizes too many English historians, has been content to accept the English view of the matter. His conclusions are therefore not likely to carry great weight with serious students.

The letter-press of the book is excellent and the illustrations positive contributions to the subject. Several contemporary maps and contemporary pictures of sixteenth-century ships have been admirably reproduced.

CONYERS READ

UNIVERSITY OF CHICAGO

A Model Housing Law. By LAWRENCE VEILLER. New York: Survey Associates, Inc., 1914. 8vo, pp. viii+343. \$2.00.

This book is an extension of *A Model Tenement House Law*. It contains an interesting, though not universally accepted, outline of how to secure housing reform; a comparison of codes, tenement-house laws, and housing laws; directions as to how to use the text; and a sample law, with useful notes on the various sections.

Mr. Veiller has rendered a distinct service in preparing a sample law which is properly classified and co-ordinated. The articles—General Provisions, Dwellings Hereafter Erected (light and ventilation, sanitation, fire protection), Alterations, Maintenance, Improvements, Requirements, and Remedies—are in arrangement a distinct advance over the hodgepodge usually found. Anyone preparing a law cannot do better than to follow this arrangement. There are minor defects and it should not be followed without careful study, but its use will enormously simplify the work of preparing a local law. Laws of this kind are essentially a new venture in this country and yet this book carries the beginner far on the road toward a satisfactory conclusion.

It is with Mr. Veiller's thesis in his first chapter, "Housing Reform through Legislation," that many will have to take exception. But